

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: FREDERICK G. HELLER, III	§	Case No. 5:19-bk-02859
KRISTINE CARMEN HELLER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/02/2019.
- 2) The plan was confirmed on 12/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/14/2023.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,490.00.
- 10) Amount of unsecured claims discharged without full payment: \$4,874.88.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 68,775.00	
Less amount refunded to debtor(s)	\$ 218.55	
NET RECEIPTS		\$ 68,556.45

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,061.16	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,061.16
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
SHEFFIELD FINANCIAL/BRANCH	Sec	4,546.91	4,563.41	159.79	159.79	0.00
DISCOVER	Uns	7,125.08	7,137.51	7,137.51	7,137.51	0.00
NE PA COMMUNITY FEDERAL	Uns	4,324.88	4,519.00	4,519.00	4,519.00	0.00
INTERNAL REVENUE SERVICE	Pri	7,625.47	7,680.21	7,586.23	7,586.23	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	7,680.21	93.98	93.98	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	2,448.63	2,448.63	2,448.63	2,448.63	0.00
NBT BANK NA	Sec	15,142.00	14,540.38	683.78	683.78	0.00
CAPITAL ONE BANK	Uns	985.40	1,040.36	1,040.36	1,040.36	0.00
CAPITAL ONE BANK	Uns	3,457.47	3,486.49	3,486.49	3,486.49	0.00
RESURGENT CAPITAL SERVICES	Uns	1,282.90	1,278.73	1,278.73	1,278.73	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	965.56	965.56	965.56	965.56	0.00
RESURGENT CAPITAL SERVICES	Uns	1,472.54	1,499.49	1,499.49	1,499.49	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,382.16	1,772.95	1,772.95	1,772.95	0.00
BECKET & LEE	Uns	677.21	677.21	677.21	677.21	0.00
CITIBANK, N.A.	Uns	3,824.50	3,850.39	3,850.39	3,850.39	0.00
CITIBANK, N.A.	Uns	6,464.72	6,464.72	6,464.72	6,464.72	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	3,811.04	3,811.04	3,811.04	3,811.04	0.00
AMERICAN HERITAGE FCU	Sec	38,225.00	37,660.16	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,521.65	3,521.65	3,521.65	3,521.65	0.00
PORTFOLIO RECOVERY	Uns	1,905.24	1,940.32	1,940.32	1,940.32	0.00
PORTFOLIO RECOVERY	Uns	1,943.56	1,921.58	1,921.58	1,921.58	0.00
CITIBANK, N.A.	Uns	2,300.77	2,443.14	2,443.14	2,443.14	0.00
CARRINGTON MORTGAGE	Sec	121,668.57	121,229.74	2,192.74	2,192.74	0.00
SHEFFIELD	Sec	11,046.41	NA	NA	0.00	0.00
STATE FARM LIFE INSURANCE	Sec	3,302.80	NA	NA	0.00	0.00
CARDMEMBER SERVICES	Uns	1.00	NA	NA	0.00	0.00
LEHIGH VALLEY ANES SERV	Uns	87.62	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	810.12	NA	NA	0.00	0.00
MERCURY CARD SERVICES	Uns	2,526.14	NA	NA	0.00	0.00
NORTHWOOD SURGERY CENTER	Uns	1,450.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,192.74	\$ 2,192.74	\$ 0.00
Debt Secured by Vehicle	\$ 683.78	\$ 683.78	\$ 0.00
All Other Secured	\$ 159.79	\$ 159.79	\$ 0.00
TOTAL SECURED:	\$ 3,036.31	\$ 3,036.31	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 7,586.23	\$ 7,586.23	\$ 0.00
TOTAL PRIORITY:	\$ 7,586.23	\$ 7,586.23	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 48,872.75	\$ 48,872.75	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,061.16	
Disbursements to Creditors	\$ 59,495.29	
TOTAL DISBURSEMENTS:		\$ 68,556.45

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/07/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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